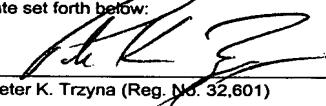


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Date: 13 Jan 2000



PATENT

Paper No.

File: Graff-P1-98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 09/134,451
Filed : 14 August 1998
For : IMPROVED SYSTEM AND METHODS FOR COMPUTING TO SUPPORT DECOMPOSING PROPERTY INTO SEPARATELY VALUED COMPONENTS
Group Art Unit : 2764
Examiner : Nicholas D. Rosen

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TERMINAL DISCLAIMER

SIR:

Richard A. Graff, the above-identified inventor and the undersigned, is a partner of Graff/Ross Holdings, owner of the above-identified patent application.

The undersigned hereby disclaims any portion of a patent issued on this application extending beyond the term of the corresponding parent patent application, U.S. Patent No. 5,802,501.

This Terminal Disclaimer is binding upon the grantee, its successors or assigns.

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Respectfully submitted,

Date: December 14, 1999


Richard A. Graff